

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION

In re: LARKINS, WILLIAM V § Case No. 09-74630  
LARKINS, GERALDINE M §  
Debtor(s) §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 22, 2009. The undersigned trustee was appointed on December 07, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 39,762.64

Funds were disbursed in the following amounts:

|   |                     |
|---|---------------------|
| Payments made under an interim distribution | <u>0.00</u>         |
| Administrative expenses                     | <u>1,752.50</u>     |
| Bank service fees                           | <u>75.06</u>        |
| Other payments to creditors                 | <u>0.00</u>         |
| Non-estate funds paid to 3rd Parties        | <u>0.00</u>         |
| Exemptions paid to the debtor               | <u>0.00</u>         |
| Other payments to the debtor                | <u>0.00</u>         |
| Leaving a balance on hand of <sup>1</sup>   | \$ <u>37,935.08</u> |

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/19/2010 and the deadline for filing governmental claims was 04/20/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$4,726.26. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$4,726.26, for a total compensation of \$4,726.26. <sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$79.48, for total expenses of \$79.48.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/18/2011 By: /s/JOSEPH D. OLSEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-74630 Trustee: (330400) JOSEPH D. OLSEN  
Case Name: LARKINS, WILLIAM V Filed (f) or Converted (c): 10/22/09 (f)  
LARKINS, GERALDINE M §341(a) Meeting Date: 11/18/09  
Period Ending: 08/18/11 Claims Bar Date: 02/19/10

| 1   | 2                                  | 3   | 4  | 5                                       | 6   |
|---|------------------------------------|---|--|---|---|
| Asset Description<br>(Scheduled And Unscheduled (u) Property)<br>Ref. # | Petition/<br>Unscheduled<br>Values | Estimated Net Value<br>(Value Determined By Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property<br><u>Abandoned</u><br>OA=\$554(a)<br>DA=\$554(c) | Sale/Funds<br>Received by<br>the Estate | Asset Fully<br>Administered (FA)/<br>Gross Value of<br>Remaining Assets |
| 1 Dextra Federal Credit Union/ savings                                  | 25.00                              | 0.00  | DA   | 0.00                                    | FA  |
| 2 Members Alliance Credit Union/ savings                                | 2,000.00                           | 0.00  | DA   | 0.00                                    | FA  |
| 3 Members Alliance Credit Union/ checking                               | 100.00                             | 0.00  | DA   | 0.00                                    | FA  |
| 4 Misc. household goods and furnishings                                 | 2,000.00                           | 0.00  | DA   | 0.00                                    | FA  |
| 5 Clothing and personal items   | 1,000.00                           | 0.00  | DA   | 0.00                                    | FA  |
| 6 Wedding Rings   | 300.00                             | 0.00  | DA   | 0.00                                    | FA  |
| 7 Interest Postal Pension   | Unknown                            | 0.00  | DA   | 0.00                                    | FA  |
| 8 Interest in Pennsylvania T.A. Retirement System                       | Unknown                            | 0.00  | DA   | 0.00                                    | FA  |
| 9 2004 Honda Civic  | 5,000.00                           | 0.00  | DA   | 0.00                                    | FA  |
| 10 2003 Pontiac Aztec   | 4,500.00                           | 0.00  | DA   | 0.00                                    | FA  |
| 11 1/3 interest in father's estate                                      | Unknown                            | 50,000.00   |  | 39,762.12                               | FA  |
| Int INTEREST (u)  | Unknown                            | N/A   |  | 0.52                                    | Unknown   |
| <b>12 Assets Totals (Excluding unknown values)</b>                      | <b>\$14,925.00</b>                 | <b>\$50,000.00</b>  |  | <b>\$39,762.64</b>                      | <b>\$0.00</b>   |

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): December 31, 2011

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-74630

**Case Name:** LARKINS, WILLIAM V

LARKINS, GERALDINE M

**Taxpayer ID #:** \*\*-\*\*\*6264

**Period Ending:** 08/18/11

**Trustee:** JOSEPH D. OLSEN (330400)

**Bank Name:** JPMORGAN CHASE BANK, N.A.

**Account:** \*\*\*-\*\*\*\*\*54-65 - Money Market Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

| 1              | 2                    | 3                       | 4                          |        | 5              | 6                   | 7                               |
|----------------|----------------------|-------------------------|----------------------------|--------|----------------|---------------------|---------------------------------|
| Trans.<br>Date | {Ref #} /<br>Check # | Paid To / Received From | Description of Transaction | T-Code | Receipts<br>\$ | Disbursements<br>\$ | Money Market<br>Account Balance |

(No Transactions on File for this Period)

|                                     |               |               |               |
|-------------------------------------|---------------|---------------|---------------|
| <b>ACCOUNT TOTALS</b>               | <b>0.00</b>   | <b>0.00</b>   | <b>\$0.00</b> |
| Less: Bank Transfers                | 0.00          | 0.00          |               |
| <b>Subtotal</b>                     | <b>0.00</b>   | <b>0.00</b>   |               |
| Less: Payments to Debtors           |               | 0.00          |               |
| <b>NET Receipts / Disbursements</b> | <b>\$0.00</b> | <b>\$0.00</b> |               |

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 09-74630

**Case Name:** LARKINS, WILLIAM V

LARKINS, GERALDINE M

**Taxpayer ID #:** \*\*-\*\*\*6264

**Period Ending:** 08/18/11

**Trustee:** JOSEPH D. OLSEN (330400)

**Bank Name:** The Bank of New York Mellon

**Account:** 9200-\*\*\*\*\*54-65 - Money Market Account

**Blanket Bond:** \$1,500,000.00 (per case limit)

**Separate Bond:** N/A

| 1              | 2                    | 3                       | 4                          |        | 5              | 6                   | 7                               |
|----------------|----------------------|-------------------------|----------------------------|--------|----------------|---------------------|---------------------------------|
| Trans.<br>Date | {Ref #} /<br>Check # | Paid To / Received From | Description of Transaction | T-Code | Receipts<br>\$ | Disbursements<br>\$ | Money Market<br>Account Balance |

(No Transactions on File for this Period)

|                                     |               |               |               |
|-------------------------------------|---------------|---------------|---------------|
| <b>ACCOUNT TOTALS</b>               | <b>0.00</b>   | <b>0.00</b>   | <b>\$0.00</b> |
| Less: Bank Transfers                | 0.00          | 0.00          |               |
| <b>Subtotal</b>                     | <b>0.00</b>   | <b>0.00</b>   |               |
| Less: Payments to Debtors           |               | 0.00          |               |
| <b>NET Receipts / Disbursements</b> | <b>\$0.00</b> | <b>\$0.00</b> |               |

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74630

Case Name: LARKINS, WILLIAM V  
LARKINS, GERALDINE M

Taxpayer ID #: \*\*-\*\*\*6264

Period Ending: 08/18/11

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*54-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

| 1<br>Trans.<br>Date | 2<br>{Ref #} /<br>Check # | 3<br>Paid To / Received From | 4<br>Description of Transaction                | T-Code   | 5<br>Receipts<br>\$ | 6<br>Disbursements<br>\$ | 7<br>Checking<br>Account Balance |
|---------------------|---------------------------|------------------------------|--|----------|---------------------|--------------------------|----------------------------------|
| 07/19/11            |                           | From Account #9200*****5467  | Transfer fund to pay special counsel           | 9999-000 | 1,752.50            |                          | 1,752.50                         |
| 07/19/11            | 101                       | Toni Lee Cavanagh            | Per court order of 7/18 to pay special counsel | 3210-600 |                     | 1,752.50                 | 0.00                             |
| 08/05/11            |                           | From Account #9200*****5467  | Prep. of F. Rpt.                               | 9999-000 | 37,935.08           |                          | 37,935.08                        |

|                                     |                  |                   |                    |
|-------------------------------------|------------------|-------------------|--------------------|
| <b>ACCOUNT TOTALS</b>               | <b>39,687.58</b> | <b>1,752.50</b>   | <b>\$37,935.08</b> |
| Less: Bank Transfers                | 39,687.58        | 0.00              |                    |
| <b>Subtotal</b>                     | <b>0.00</b>      | <b>1,752.50</b>   |                    |
| Less: Payments to Debtors           |                  | 0.00              |                    |
| <b>NET Receipts / Disbursements</b> | <b>\$0.00</b>    | <b>\$1,752.50</b> |                    |

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-74630

Case Name: LARKINS, WILLIAM V  
LARKINS, GERALDINE M

Taxpayer ID #: \*\*-\*\*\*6264

Period Ending: 08/18/11

Trustee: JOSEPH D. OLSEN (330400)

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*54-67 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

| 1<br>Trans.<br>Date | 2<br>{Ref #} /<br>Check # | 3<br>Paid To / Received From | 4<br>Description of Transaction      | T-Code   | 5<br>Receipts<br>\$ | 6<br>Disbursements<br>\$ | 7<br>Money Market<br>Account Balance |
|---------------------|---------------------------|------------------------------|--------------------------------------|----------|---------------------|--------------------------|--------------------------------------|
| 06/16/11            | {11}                      | Estate of Walter Dzedzy      | interest in estate                   | 1129-000 | 39,762.12           |                          | 39,762.12                            |
| 06/30/11            | Int                       | The Bank of New York Mellon  | Interest posting at 0.0100%          | 1270-000 | 0.15                |                          | 39,762.27                            |
| 07/19/11            |                           | To Account #9200*****5466    | Transfer fund to pay special counsel | 9999-000 |                     | 1,752.50                 | 38,009.77                            |
| 07/29/11            | Int                       | The Bank of New York Mellon  | Interest posting at 0.0100%          | 1270-000 | 0.33                |                          | 38,010.10                            |
| 08/01/11            |                           | The Bank of New York Mellon  | Bank and Technology Services Fee     | 2600-000 |                     | 75.06                    | 37,935.04                            |
| 08/05/11            | Int                       | The Bank of New York Mellon  | Current Interest Rate is 0.0100%     | 1270-000 | 0.04                |                          | 37,935.08                            |
| 08/05/11            |                           | To Account #9200*****5466    | Prep. of F. Rpt.                     | 9999-000 |                     | 37,935.08                | 0.00                                 |

|                                     |                    |                  |               |
|-------------------------------------|--------------------|------------------|---------------|
| <b>ACCOUNT TOTALS</b>               | <b>39,762.64</b>   | <b>39,762.64</b> | <b>\$0.00</b> |
| Less: Bank Transfers                | 0.00               | 39,687.58        |               |
| <b>Subtotal</b>                     | <b>39,762.64</b>   | <b>75.06</b>     |               |
| Less: Payments to Debtors           |                    | 0.00             |               |
| <b>NET Receipts / Disbursements</b> | <b>\$39,762.64</b> | <b>\$75.06</b>   |               |

Net Receipts : 39,762.64

Net Estate : \$39,762.64

|                             | Net<br>Receipts    | Net<br>Disbursements | Account<br>Balances |
|-----------------------------|--------------------|----------------------|---------------------|
| <b>TOTAL - ALL ACCOUNTS</b> |                    |                      |                     |
| MMA # ***-*****54-65        | 0.00               | 0.00                 | 0.00                |
| MMA # 9200-*****54-65       | 0.00               | 0.00                 | 0.00                |
| Checking # 9200-*****54-66  | 0.00               | 1,752.50             | 37,935.08           |
| MMA # 9200-*****54-67       | 39,762.64          | 75.06                | 0.00                |
|                             | <b>\$39,762.64</b> | <b>\$1,827.56</b>    | <b>\$37,935.08</b>  |

**EXHIBIT A**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** February 19, 2010

**Case Number:** 09-74630

Page: 1

**Date:** August 18, 2011

**Debtor Name:** LARKINS, WILLIAM V

**Time:** 10:47:06 AM

| Claim #   | Creditor Name & Address  | Claim Type  | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|-----------|--|-------------|------------------------|----------------|--------------|---------------|
| 200       | JOSEPH D. OLSEN<br>1318 EAST STATE STREET<br>ROCKFORD, IL 61104-2228   | Admin Ch. 7 |                        | \$4,726.26     | \$0.00       | 4,726.26      |
| 200       | JOSEPH D. OLSEN<br>1318 EAST STATE STREET<br>ROCKFORD, IL 61104-2228   | Admin Ch. 7 |                        | \$79.48        | \$0.00       | 79.48         |
| 200       | Yalden, Olsen & Willette<br>1318 East State Street<br>Rockford, IL 61104   | Admin Ch. 7 |                        | \$1,081.00     | \$0.00       | 1,081.00      |
| 1<br>610  | DISCOVER BANK<br>DFS Services LLC<br>PO Box 3025<br>New Albany, OH 43054-3025  | Unsecured   |                        | \$1,993.95     | \$0.00       | 1,993.95      |
| 2<br>610  | TARGET NATIONAL BANK<br>C O WEINSTEIN AND RILEY, PS<br>2001 WESTERN AVENUE, STE 400<br>SEATTLE, WA 98121                                 | Unsecured   |                        | \$4,097.34     | \$0.00       | 4,097.34      |
| 3<br>610  | RBS CITIZENS, N.A.<br>c/o Weltman, Weinberg & Reis<br>525 Vine Street #800<br>Cincinnati, OH 45202                                       | Unsecured   |                        | \$1,007.14     | \$0.00       | 1,007.14      |
| 4<br>610  | RBS CITIZENS, N.A.<br>c/o Weltman, Weinberg & Reis Co., L.P.A.<br>480 Jefferson Blvd. RJE 135<br>Warwick, RI 02886                       | Unsecured   |                        | \$5,324.40     | \$0.00       | 5,324.40      |
| 5<br>610  | Chase Bank USA, N.A.<br>PO Box 15145<br>Wilmington, DE 19850-5145  | Unsecured   |                        | \$5,813.51     | \$0.00       | 5,813.51      |
| 6<br>610  | Chase Bank USA, N.A.<br>PO Box 15145<br>Wilmington, DE 19850-5145  | Unsecured   |                        | \$1,345.10     | \$0.00       | 1,345.10      |
| 7<br>610  | Chase Bank USA, N.A.<br>PO Box 15145<br>Wilmington, DE 19850-5145  | Unsecured   |                        | \$214.11       | \$0.00       | 214.11        |
| 8<br>610  | Chase Bank USA, N.A.<br>PO Box 15145<br>Wilmington, DE 19850-5145  | Unsecured   |                        | \$220.89       | \$0.00       | 220.89        |
| 9<br>610  | PYOD LLC its successors and assigns as<br>assignee of<br>Citibank,c/o Resurgent Capital<br>Services,PO Box 19008<br>Greenville, SC 29602 | Unsecured   |                        | \$1,202.34     | \$0.00       | 1,202.34      |
| 10<br>610 | PYOD LLC its successors and assigns as<br>assignee of<br>Citibank,c/o Resurgent Capital<br>Services,PO Box 19008<br>Greenville, SC 29602 | Unsecured   |                        | \$2,281.37     | \$0.00       | 2,281.37      |



**EXHIBIT A**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** February 19, 2010

**Case Number:** 09-74630

Page: 2

**Date:** August 18, 2011

**Debtor Name:** LARKINS, WILLIAM V

**Time:** 10:47:06 AM

| Claim #   | Creditor Name & Address   | Claim Type | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|-----------|---|------------|------------------------|----------------|--------------|---------------|
| 11<br>610 | PYOD LLC its successors and assigns as assignee of<br>Citibank,c/o Resurgent Capital Services,PO Box 19008<br>Greenville, SC 29602  | Unsecured  |                        | \$405.61       | \$0.00       | 405.61        |
| 12<br>610 | PYOD LLC its successors and assigns as assignee of<br>Citibank,c/o Resurgent Capital Services,PO Box 19008<br>Greenville, SC 29602  | Unsecured  |                        | \$197.23       | \$0.00       | 197.23        |
| 13<br>610 | PYOD LLC its successors and assigns as assignee of<br>Citibank,c/o Resurgent Capital Services,PO Box 19008<br>Greenville, SC 29602  | Unsecured  |                        | \$655.19       | \$0.00       | 655.19        |
| 14<br>610 | Chase Bank USA,N.A.<br>c/o Creditors Bankruptcy Service<br>P O Box 740933<br>Dallas, TX 75374                                       | Unsecured  |                        | \$1,376.15     | \$0.00       | 1,376.15      |
| 15<br>610 | GE Money Bank dba JCPENNEY CREDIT SERVICES<br>Care of Recovery Management Systems Corp<br>25 SE 2nd Ave Ste 1120<br>Miami, FL 33131 | Unsecured  |                        | \$875.25       | \$0.00       | 875.25        |
| 16<br>610 | CAPITAL ONE BANK USA, N.A.<br>BY AMERICAN INFOSOURCE LP AS AGENT<br>PO Box 71083<br>Charlotte, NC 28272-1083                        | Unsecured  |                        | \$1,541.00     | \$0.00       | 1,541.00      |
| 17<br>610 | CAPITAL ONE BANK USA, N.A.<br>BY AMERICAN INFOSOURCE LP AS AGENT<br>PO Box 71083<br>Charlotte, NC 28272-1083                        | Unsecured  |                        | \$624.39       | \$0.00       | 624.39        |
| 18<br>610 | CAPITAL ONE BANK USA, N.A.<br>BY AMERICAN INFOSOURCE LP AS AGENT<br>PO Box 71083<br>Charlotte, NC 28272-1083                        | Unsecured  |                        | \$6,572.42     | \$0.00       | 6,572.42      |
| 19<br>610 | AMERICAN INFOSOURCE LP AS AGENT<br>FOR<br>WORLD FINANCIAL NETWORK NATIONAL BANK<br>PO Box 248872<br>Oklahoma City, OK 73124-8872    | Unsecured  |                        | \$576.71       | \$0.00       | 576.71        |
| 20<br>610 | FIA CARD SERVICES, NA/BANK OF AMERICA<br>BY AMERICAN INFOSOURCE LP AS ITS AGENT<br>PO Box 248809<br>Oklahoma City, OK 73124-8809    | Unsecured  |                        | \$1,784.53     | \$0.00       | 1,784.53      |

**EXHIBIT A**  
**ANALYSIS OF CLAIMS REGISTER**

**Claims Bar Date:** February 19, 2010

**Case Number:** 09-74630

Page: 3

**Date:** August 18, 2011

**Debtor Name:** LARKINS, WILLIAM V

**Time:** 10:47:06 AM

| Claim #      | Creditor Name & Address   | Claim Type | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------|---|------------|------------------------|----------------|--------------|---------------|
| 21<br>610    | FIA CARD SERVICES, NA/BANK OF<br>AMERICA<br>BY AMERICAN INFOSOURCE LP AS ITS AGENT<br>PO Box 248809<br>Oklahoma City, OK 73124-8809 | Unsecured  |                        | \$4,344.97     | \$0.00       | 4,344.97      |
| 22<br>610    | FIA CARD SERVICES, NA/BANK OF<br>AMERICA<br>BY AMERICAN INFOSOURCE LP AS ITS AGENT<br>PO Box 248809<br>Oklahoma City, OK 73124-8809 | Unsecured  |                        | \$2,919.18     | \$0.00       | 2,919.18      |
| << Totals >> |   |            |                        | 51,259.52      | 0.00         | 51,259.52     |

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 09-74630  
Case Name: LARKINS, WILLIAM V  
Trustee Name: JOSEPH D. OLSEN

**Balance on hand:** \$ 37,935.08

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None      |          |                |                         |                          |                  |

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 37,935.08

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant                                      | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee, Fees - JOSEPH D. OLSEN                       | 4,726.26        | 0.00                     | 4,726.26         |
| Trustee, Expenses - JOSEPH D. OLSEN                   | 79.48           | 0.00                     | 79.48            |
| Attorney for Trustee, Fees - Yalden, Olsen & Willette | 1,081.00        | 0.00                     | 1,081.00         |

Total to be paid for chapter 7 administration expenses: \$ 5,886.74

Remaining balance: \$ 32,048.34

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------|-----------------|--------------------------|------------------|
| None             |                 |                          |                  |

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 32,048.34

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,372.78 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 70.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant   | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|--|-------------------------|--------------------------|------------------|
| 1        | DISCOVER BANK                                      | 1,993.95                | 0.00                     | 1,408.40         |
| 2        | TARGET NATIONAL BANK                               | 4,097.34                | 0.00                     | 2,894.09         |
| 3        | RBS CITIZENS, N.A.                                 | 1,007.14                | 0.00                     | 711.38           |
| 4        | RBS CITIZENS, N.A.                                 | 5,324.40                | 0.00                     | 3,760.81         |
| 5        | Chase Bank USA, N.A.                               | 5,813.51                | 0.00                     | 4,106.28         |
| 6        | Chase Bank USA, N.A.                               | 1,345.10                | 0.00                     | 950.09           |
| 7        | Chase Bank USA, N.A.                               | 214.11                  | 0.00                     | 151.23           |
| 8        | Chase Bank USA, N.A.                               | 220.89                  | 0.00                     | 156.02           |
| 9        | PYOD LLC its successors and assigns as assignee of | 1,202.34                | 0.00                     | 849.25           |
| 10       | PYOD LLC its successors and assigns as assignee of | 2,281.37                | 0.00                     | 1,611.41         |
| 11       | PYOD LLC its successors and assigns as assignee of | 405.61                  | 0.00                     | 286.50           |
| 12       | PYOD LLC its successors and assigns as assignee of | 197.23                  | 0.00                     | 139.31           |
| 13       | PYOD LLC its successors and assigns as assignee of | 655.19                  | 0.00                     | 462.78           |
| 14       | Chase Bank USA, N.A.                               | 1,376.15                | 0.00                     | 972.02           |
| 15       | GE Money Bank dba JCPENNEY CREDIT SERVICES         | 875.25                  | 0.00                     | 618.22           |
| 16       | CAPITAL ONE BANK USA, N.A.                         | 1,541.00                | 0.00                     | 1,088.46         |
| 17       | CAPITAL ONE BANK USA, N.A.                         | 624.39                  | 0.00                     | 441.03           |
| 18       | CAPITAL ONE BANK USA, N.A.                         | 6,572.42                | 0.00                     | 4,642.32         |
| 19       | AMERICAN INFOSOURCE LP AS AGENT FOR                | 576.71                  | 0.00                     | 407.35           |
| 20       | FIA CARD SERVICES, NA/BANK OF AMERICA              | 1,784.53                | 0.00                     | 1,260.47         |

|    |  |                                       |          |      |          |
|----|--|---------------------------------------|----------|------|----------|
| 21 | Case 09-74630 Doc 28 Filed 08/29/11 Entered 08/29/11 09:44:51 Desc Main Document Page 13 of 13 | FIA CARD SERVICES, NA/BANK OF AMERICA | 4,344.97 | 0.00 | 3,069.00 |
| 22 |  | FIA CARD SERVICES, NA/BANK OF AMERICA | 2,919.18 | 0.00 | 2,061.92 |

Total to be paid for timely general unsecured claims: \$ 32,048.34  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for tardy general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for subordinated claims: \$ 0.00  
 Remaining balance: \$ 0.00